

Under the new program, after the man has shown satisfactory work habits, the Bureau puts up the money for the down payment and closing costs, no strings attached. Employment Assistance staffers realistically evaluate the chance the family has to keep up regular mortgage payments, and check the prospects of the community in which the Indians want to live.

Generally, requirements are that the Indian applicant for these funds must have been steadily employed off the reservation for at least 6 months, or if he has been in training, he must have been steadily employed at least 3 months. In both cases he must have demonstrated job and family stability and shown a real desire to become a home owner. A Bureau counselor then guides the applicants on how to secure a loan.

Typical of the current success of the program is the story of Phillip Starr, an Arikara Indian from Emmet, N.D.

Starr went to Chicago in March this year leaving his wife and six children on the Fort Berthold Reservation. He was finding it increasingly difficult to support his family in the reservation area and felt that with his background in various jobs, including meat-cutting learned in the Army, he would have better employment opportunities in the city.

The Jewel Tea Company was impressed with his sincerity and willingness to learn and he was soon earning \$170 a week, including overtime, as a junior engineer mechanic. The work involves the maintenance of conveyor equipment, welding, and the repair of battery-operated fork lifts.

Soon, Starr could afford to have his family with him, but his small savings blocked attempts to find a home that was large enough and in a proper community for bringing up children.

The new Home Purchase Program was the answer to Starr's and many Indians' problems. The Chicago Employment Assistance housing specialist had found few rental units available and rental rates exceedingly high. In looking into purchases, Starr himself found one that exactly suited his purpose in suburban North Lakes, Ill.

The two-story home has three bedrooms and a large living room on a 60' x 130' lot. A Bureau specialist inspected the home and was impressed. It was located in a good neighborhood and close to both shopping and transportation. Schools were within a few blocks, with a large playground nearby.

Under the home purchase plan, the Starr family was given a small grant which was sufficient, with Starr's own savings, for the down payment and closing costs. The family has moved into their new home. Today, Phil Starr is remodeling the upper half of the home to provide additional space.

The same program is being launched in Cleveland, Dallas, Denver, Los Angeles, Oakland, San Jose and other major cities.

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